

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

RICHARD CRAVEN
ANNETTE CRAVEN
Debtor(s)

Case No. 09-01454

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/20/2009.
- 2) The plan was confirmed on 05/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/04/2009.
- 5) The case was dismissed on 11/20/2009.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,075.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,350.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$5,350.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$286.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$286.74

Attorney fees paid and disclosed by debtor: \$3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/ VERIZON WIRELESS	Unsecured	1,112.00	NA	NA	0.00	0.00
ALLIED ANESTHESIA	Unsecured	472.00	NA	NA	0.00	0.00
ASSETCARE INC	Unsecured	181.00	NA	NA	0.00	0.00
ASSOCIATED ORTHODONTISTS	Unsecured	775.00	NA	NA	0.00	0.00
ASSOCIATES IN COUNSELING	Unsecured	211.00	NA	NA	0.00	0.00
AT&T WIRELESS	Unsecured	111.00	NA	NA	0.00	0.00
AT&T WIRELESS	Unsecured	762.00	762.09	762.09	0.00	0.00
AT&T WIRELESS	Unsecured	694.00	694.62	694.62	0.00	0.00
BUR COL RECO	Unsecured	1,141.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	39.00	36.60	36.60	0.00	0.00
CONSUMER PORTFOLIO SERVICES	Secured	655.92	655.92	655.92	655.92	12.19
CPI CORPORATION	Unsecured	182.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	721.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	425.00	425.00	425.00	0.00	0.00
INOVISION	Unsecured	62.00	NA	NA	0.00	0.00
MERCANTILE ADJUSTMENT BUREAU	Unsecured	7,458.00	NA	NA	0.00	0.00
MRSI	Unsecured	656.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	181.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	62.00	NA	NA	0.00	0.00
NDC CHECK SERVICE	Unsecured	425.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	662.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	711.00	NA	NA	0.00	0.00
OLD PLANK TRAIL COMMUNITY BAN	Secured	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	399.00	399.40	399.40	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	300.00	306.28	306.28	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	205.00	205.86	205.86	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	1,408.00	1,437.40	1,437.40	0.00	0.00
ST JOSEPH HOSPITAL	Unsecured	573.00	NA	NA	0.00	0.00
UNITED FINANCIAL SERVICE	Unsecured	400.00	400.00	400.00	0.00	0.00
WILSHIRE CREDIT CORP	Secured	62,153.95	4,395.15	4,395.15	4,395.15	0.00
WILSHIRE CREDIT CORP	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,395.15	\$4,395.15	\$0.00
Debt Secured by Vehicle	\$655.92	\$655.92	\$12.19
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,051.07	\$5,051.07	\$12.19
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,667.25	\$0.00	\$0.00

Disbursements:		
Expenses of Administration		<u>\$286.74</u>
Disbursements to Creditors		<u>\$5,063.26</u>
TOTAL DISBURSEMENTS :		<u>\$5,350.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/08/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.